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**MAIL STOP: Amendment** on 6/22/2007.

PATENT  
Attorney Docket No.: 020375-000210US

TOWNSEND and TOWNSEND and CREW LLP

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Cheryl L. Neofytides et al.

Application No.: 10/045,633

Filed: October 26, 2001

For: AUTOMATED GROUP PAYMENT

Customer No.: 20350

Confirmation No. 9801

Examiner: Dass, Harish T.

Technology Center/Art Unit: 3693

**AMENDMENT**

**MAIL STOP: AMENDMENT**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

Prior to examination of the above-referenced application, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 13 of this paper.